

# Arkansas Ice Storm Recovery



People Helping People

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FEMA photo by John Shea

Crews worked long hours in freezing conditions to restore power.

## Disaster Aid Available for Arkansas

**I**ce and freezing rain moved through Arkansas beginning Dec. 12, causing power outages, loss of water use and debris from falling trees. These conditions prompted Gov. Mike Huckabee to request federal disaster assistance.

In response to that request, President Clinton signed an emergency declaration for 52 counties on Dec. 28. This was followed by declarations to provide individual assistance to those affected by the storm who live or have businesses in 52 affected counties. (See page 3 for a list of the declared counties.)

The declarations enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help victims of the storms.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Huckabee said.

The state and federal aid that results from a presidential declaration is coordinated at the federal level by **FEMA**.

Government disaster assistance covers basic needs only and will not normally compensate victims for the entire loss. If you have insurance, the government may help pay for that part of the loss not covered under your insurance policy. Some disaster aid does not have to be paid back, while other forms of help may be in the form of loans. FEMA representatives will explain details when applicants call to register for assistance.

FEMA Director James Lee Witt urged those who suffered storm damages, including people with insurance, to apply for assistance.

"I know from personal experience how tough this storm was," said FEMA Director James Lee Witt. "Be assured that, working together with the state and local governments, we'll do what we can to help Arkansans recover."

Director Witt appointed Joe D. Bray, a native Arkansan, to coordinate the federal relief effort.

"We want to help people recover as quickly as possible," Bray said.

### IMPORTANT RECOVERY INFORMATION

#### ■ Register by Phone

People in disaster-declared counties whose homes or businesses sustained damage as a result of the winter ice storm that began Dec. 12 are urged to begin the application process by calling **800-462-9029** (TTY **800-462-7585** if you are speech- or hearing-impaired) from 8 a.m. to 6 p.m., seven days a week.

#### ■ Disaster Housing Assistance

The Federal Emergency Management Agency (FEMA) provides three kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, lodging expenses, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storm.

#### ■ U.S. Small Business Administration

The U.S. Small Business Administration (SBA) provides low-interest, long-term loans to home owners, renters and businesses of all sizes (but not farms) that are not adequately insured. (see page 5.)

#### ■ U.S. Department of Agriculture

The U.S. Department of Agriculture (USDA) offers help through its Farm Service Agency and Rural Development programs. (See page 5.)

Apply by Phone

**800-462-9029**

(TTY: 800-462-7585)

8 a.m. to 6 p.m.  
Seven Days a Week

TOLL FREE



*A message from  
President  
Bill Clinton*

**A**s my fellow Arkansans faced the deadly ice storm, I watched with great concern the terrible loss and deprivation you faced. I have great admiration for the courage and perseverance you have shown.

Once again we have experienced the terrible destruction nature visits on us periodically. As many of you know, recovering from a storm is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of Arkansas be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all the people of Arkansas impacted by this storm Godspeed in your recovery.



*A message from  
Governor  
Mike Huckabee*

**S**ometimes our lowest moments in Arkansas are our finest hours. Such was the case in December as Arkansans responded to the two worst ice storms in the history of our state that occurred within two weeks of each other.

I grew up in this state, and I've never witnessed devastation over such a large area. But I was proud of the way Arkansans responded. Hundreds of thousands of Arkansans were in the dark and without telephone service and running water. Damage will be in the tens of millions of dollars. More than anything, though, these storms were about people – about Arkansans helping Arkansans.

During both storms, we called on the Arkansas National Guard to rescue stranded motorists, clear roadways of fallen trees and deliver generators to keep water systems operating. I commend the thousands of Guard members who worked long shifts in the ice and cold. I also want to salute those who work for the Arkansas State Police, the state Highway and Transportation Department and the state Department of Emergency Management who worked equally long hours.

It's a blessing to live in a state where people check on an elderly neighbor and take homemade soup to the family down the street. Arkansans looked at the damage not with grief, but with gratitude for what we have and a grim determination to rebuild. I've never been more honored to call myself an Arkansan.

## Disaster Questions and Answers

**Q. What is the first step I should take to register for disaster assistance?**

A. Call the toll-free registration number **800-462-9029** (TTY **800-462-7585** for the speech- or hearing-impaired).

**Q. If I have insurance, can I still get assistance?**

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government disaster assistance.

**Q. What information do I need to give when I call for assistance?**

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

**Q. What happens after I apply?**

A. It depends on which sources of aid you have been referred to. In some cases, you will have to contact the agency directly.

If you are applying for disaster housing assistance, a FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call the **FEMA Helpline, 800-525-0321 (TTY 800-462-7585)**.

**Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?**

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

**Q. What happens if I cannot afford a loan?**

A. Even if you believe you can't afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, SBA automatically refers you to the state-run grant program. This grant program may provide help from other sources.

# Help on the Road to Recovery

Individuals and business owners who suffered losses because of the ice storm and are located in a declared county may be eligible for assistance. Declared counties are: Arkansas, Benton, Bradley, Calhoun, Clark, Cleveland, Columbia, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Faulkner, Franklin, Garland, Grant, Hot Spring, Howard, Hempstead, Jackson, Jefferson, Johnson, Lafayette, Lee, Lincoln, Little River, Logan, Lonoke, Madison, Miller, Mississippi, Monroe, Montgomery, Nevada, Ouachita, Perry, Pike, Poinsett, Polk, Prairie, Pulaski, St. Francis, Saline, Scott, Sebastain, Sevier, Washington, White, Woodruff, Union and Yell.

To apply for disaster assistance, call the state/federal toll-free application number: **800-462-9029 (TTY: 800-462-7585)**.

## DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

## HOME/PERSONAL PROPERTY DISASTER LOANS

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

## INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

## BUSINESS DISASTER LOANS

Businesses of all sizes and non-profit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic injury disaster loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

## AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms. The loans are limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures.

## CONSUMER SERVICES

Assistance is available to file consumer complaints about disreputable business practices and other problems.

## DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits are available for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at your local unemployment office.

## SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

## TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may

file amended returns for the previous year to receive early tax refunds.

## FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation in housing should be handled through private litigation.

## INSURANCE INFORMATION

Assistance is available from the state Insurance Commission on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

## VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

## VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.



*Recovery* is published by the Federal Emergency Management Agency and the Arkansas Department of Emergency Management with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

Internet/World Wide Web  
<http://www.fema.gov>  
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## To help you, FEMA will ...

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.



FEMA photo by John Shea

*Icy roads caused many cars to skid into ditches, as this one in Little Rock.*

## OUT OF WORK BECAUSE OF THE DISASTER?

**Y**our business has been destroyed. Your crops have been damaged. You no longer have a job or income. What do you do?

The federal Disaster Unemployment Assistance program may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster. The program is designed to help the self-employed, farmers, ranchers and those not normally eligible for unemployment insurance.

### **What is the first thing I need to do?**

Call the state/federal toll-free application number **1-800-462-9029 (TTY 1-800-462-7585)** for those speech- or hearing-impaired).

### **Who will process my application?**

Your local unemployment office processes your application, determines your eligibility and disburses checks.

### **How often are payments made?**

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

### **How do I know if I am eligible for benefits?**

You may be if you are:

- out of work as a result of the disaster;
- self employed or a migrant/seasonal worker with income substantially affected due to the disaster;
- an employee not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes head of household.

### **Is disaster unemployment assistance the only way to get help?**

You may be eligible for other disaster assistance programs. To find out, call **800-462-9029 (TTY 800-462-7585)** for those speech- or hearing-impaired).

## Dealing with Disaster-Caused Stress

**S**tress. It's a common problem that goes hand-in-hand with a disaster.

The road to recovery involves more than hooking up electrical appliances. It also involves working to get your emotional house in order.

The Federal Emergency Management Agency and the Arkansas Department of Emergency Management offer these suggestions to relieve disaster-induced tensions:

**Keep the family together.** Togetherness provides mutual support for everyone. Make an effort to establish normal routines.

**Discuss your problems.** Don't be afraid to share your anxieties and frustrations with family and friends. Let others talk to you. Crying is a natural response to disaster and a good way to release pent-up emotions.

**Set a manageable schedule.** Try to return to your pre-disaster routine as

soon as possible because it provides something predictable to depend on.

**Take care of yourself.** Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the situation, they can learn from you and imitate your efforts, enabling them to cope better.

**Listen to what children say.** Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

**Explain the disaster factually.** Children have vivid imaginations. Things they don't understand may make them afraid. When they know the facts, they may deal better with disaster.

**Reassure children.** Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help.

**Be understanding.** Try not to scold children for things they do that might be related to the disaster, such as clinging to you.

Remember, the recovery period can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you fight the hidden enemy of stress.

For disaster-related information visit the FEMA and ADEM Internet sites  
[www.fema.gov](http://www.fema.gov)  
[www.adem.state.ar.us](http://www.adem.state.ar.us)

## USDA DISASTER HELP AVAILABLE FOR RURAL RESIDENTS

In addition to the federal/state assistance programs available to everyone in the 52 counties affected by the disaster, the U.S. Department of Agriculture (USDA) offers help through its Farm Service Agency (FSA) and Rural Development programs.

**Farm Service Agency** provides emergency loans to help established family farm operators cover production and physical losses. Emergency loans for crop, livestock and non-real estate losses are normally repaid in one to seven years, but up to 20 years are allowed in special circumstances. Loans for physical losses are normally repaid in 30 years. Applications for these emergency loans must be submitted by Aug. 28, 2001.

In addition, the Disaster Set-Aside program allows certain current FSA borrowers to defer one annual payment to the end of their loan term. Borrowers must first call their local FSA office to find out if they qualify.

For more information about these and other pending programs, call the FSA office for your county.

**Rural Development** (formerly Farmers Home Administration) offers the following help:

- Home repair grants up to \$7,500 for very-low-income families (age 62 and older) living in rural areas if there are health and safety issues.
- Home repair loans for very-low-income families up to \$20,000 at 1 percent interest, repayable up to 20 years.
- Home repair loans for low-, and very-low-income families at 7.25 percent for 33 years, with interest rates subsidized to as low as 1 percent.
- Loans and grants for community water and wastewater disposal projects, telecommunications and technical assistance.

For more information about these and other existing programs and to apply for assistance, call the Rural Development office for your county.



FEMA photo by John Shea

*An early casualty of the icy roads was this trailer.*

## SBA Low-Interest Loans

**L**ow-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses (but not farms). SBA loans are offered to help repair damage to private property that is not fully covered by insurance.

Loans also may include funds for measures property owners can take to help minimize damage from future storms. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable. SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs and up to \$40,000 for replacement of disaster-damaged personal property. Renters are eligible for loans to replace damaged personal property.

SBA analyzes the income and debts of a homeowner or renter, and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA will refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory

and other assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA offers Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses affected financially by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

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Make sure disaster aid goes  
to those who deserve it.

**FEMA Fraud Hotline.**

**1-800-323-8603**

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*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the **FEMA Helpline** 800-525-0321 (TTY: 800-462-7585) or the state equal rights officer.*

# Spoiled Food: When in Doubt, Throw It Out

When your power goes out, all the food in your refrigerator and freezer is at risk. How do you decide what to keep and what to throw out?

Fresh milk spoils rapidly without refrigeration. Custards and creamed foods also are dangerous when left unrefrigerated. The same is true for cream cheese, cheese spread and cottage cheese.

Hamburger, pork, fish and poultry spoil rapidly without refrigeration and should be discarded if they've been without cooling for several hours. Don't rely on your sense of smell.

It's not a good idea to try to salvage food by cooking it and keeping it unrefrigerated for a few days.

If your power is off, clean out the refrigerator. Throw away perishables. Wipe the interior with baking soda and water.

Dispose of spoiled food by placing it in plastic garbage bags. Tie or seal them and place in a garbage can with a tight-sealing lid or in the neighborhood dumpster.



FEMA photo by John Shea

*Fallen trees and tree limbs were a major cause of damage to power lines and property.*

To keep the food in your freezer from spoiling, follow these guidelines:

- A full freezer stays cold longer than one that is less full. Combine the contents of your freezer with a neighbor's, if possible.
- Dry ice keeps food frozen for about one to four days, depending on the

freezer size and contents. Use 50 pounds for a 20-cubic foot freezer.

- Meats and solid items stay frozen longer than baked goods.
- Refreezing partially thawed food is risky. Generally, if the food still contains ice crystals, it's all right to refreeze it, though the quality may suffer.



CLIP & Save

## IMPORTANT phone numbers

### FEDERAL AGENCIES

FEMA Registration	.800-462-9029
TTY for hearing/speech-impaired	.800-462-7585
Disaster Information Helpline	.800-525-0321
TTY for hearing/speech-impaired	.800-462-7585
FEMA Fraud Detection	.800-323-8603
U.S. Small Business Administration	.800-462-9029
Social Security Administration	.800-772-1213
Internal Revenue Service	.800-829-1040
TTY for hearing/speech-impaired	.800-829-4059
Housing and Urban Development Hotline	.800-669-9777
Department of Veterans Affairs	.800-827-1000

### STATE AGENCIES

Arkansas Department of Emergency Management	.501-730-9750
Department of Labor	.501-682-4500
Insurance Commission	.800-852-5494
Department of Human Services	.501-682-8932
Arkansas Attorney General	
Consumer Protection Division	.501-682-2341
In state only	.800-482-8982
Employment Security Department	.501-682-5625
Department of Health	.501-661-2000
Department of Environmental Quality	.501-682-0716
Farm Service Agency	.501-301-3000

### VOLUNTEER AGENCIES

American Red Cross	.877-753-7324
TTY	.800-285-1121
Salvation Army	.501-374-9296